



WILLIAMSON COUNTY GOVERNMENT
Benefits Department

COBRA Coverage and Changes for 2015

The following will outline the changes that will impact COBRA participants continuing coverage through the Williamson County Health Plan. COBRA participants have the opportunity to review their current coverage and make changes as allowed under the continuation of coverage guidelines. Review this information closely.

2015 Medical Plan Changes

- ✓ Identify the medical plan you are enrolled from your COBRA benefits statement.
- ✓ Find your medical plan on the chart below. These are the plan changes that will impact you on January 1, 2015.

2015 Changes	Deductible Plan w/ H.S.A. Option 1	Deductible Plan Option 2
Deductible Increase*	Yes	Yes
Yearly Out of Pocket Increase*	Yes	Yes
Prescription Copay/ Cost Increase**	No	Yes

*Refer to the page 8 handout included in this mailer for a complete breakdown of the 2015 deductibles and yearly out of pockets effective January 1, 2015.

**Refer to the page 8 handout included in this mailer, under Option 2 for the prescription co-pays and retail cost for prescriptions effective January 1, 2015.

HELP! I need more info...

Visit www.williamsoncounty-tn.gov/mybenefits for plan documents and other helpful tools.

- ❖ The Summary of Benefits and Coverage is available by visiting the Williamson County Benefits Website at www.williamsoncounty-tn.gov/mybenefits or contacting any of the staff in the Benefits Department to request a printed copy. This document will provide standard information to compare medical plans in detail.
- ❖ Need coverage help? Need to know if your specific procedure is covered or if your physician is in network? Call Cigna's pre-enrollment hotline at 1-800-401-4041 or visit www.mycigna.com
- ❖ What about Dental? Orthodontics? Call Delta Dental of TN at 1-800-223-3104 or visit <http://www.deltadentaltn.com/>

2015 Dental Plan Changes

- ✓ Identify if you are enrolled in dental coverage.
- ✓ The monthly cost for dental coverage will change effective January 1, 2015. If enrolled as a COBRA participant, your new monthly dental cost is reflected on your COBRA benefit statement.

You Are Important to Williamson County and so is your Privacy

Privacy rules, part of the Health Insurance Portability and Accountability Act (HIPAA) passed by Congress in 1996, became effective for most health entities on April 14, 2003. HIPAA privacy rules apply to those who provide medical services such as hospitals and doctors, and to insurance companies and health plans. These rules are intended to protect your personal information from being inappropriately disclosed. They also give you additional rights concerning your health care information. Your privacy is important to Williamson County. If you would like a copy of our complete HIPAA privacy policy, please visit www.williamsoncounty-tn.gov/mybenefits.

The Williamson County Benefits Department is available to assist you Monday-Friday 8:00 am to 4:30 pm. This time of year the Benefit Department will be extremely busy. Phone calls and e-mails may not be answered immediately. Be assured that by leaving a message either by phone or email, that it will be returned. Your question is important to us and we appreciate your understanding and patience.

Additional information related to your COBRA benefits can be found on the Williamson County Benefits Website www.williamsoncounty-tn.gov/mybenefits.

Please direct your COBRA questions to,

Darlene Allen
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Gina Crawford
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